## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor

MTGLQ Investors, L.P.

Nicholas A. Mitchell,

In Re:

Case No.: 18-35098 JKS

Order Filed on March 26, 2019 by

Clerk U.S. Bankruptcy Court District of New Jersey

Adv. No.:

Hearing Date: 2/28/19 @ 8:30 a.m.

Debtor.

Judge: John K. Sherwood

# ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED** 

**DATED: March 26, 2019** 

Honorable John K. Sherwood United States Bankruptcy Court Page 2

Debtor: Nicholas A. Mitchell Case No.: 18-35098 JKS

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

**DEBTOR'S CHAPTER 13 PLAN** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor MTGLQ Investors, L.P., holder of a mortgage on real property located at 268 Kipp Street 2F, Hackensack, NJ, 07601, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Vincent Commisa, Esquire, attorney for Debtor, Nicholas A. Mitchell, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall obtain a loan modification by July 1, 2019, or as may be extended by modified plan; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's claim while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is unsuccessful, Debtor shall modify the plan to address Secured Creditor's prepetition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

### Case 18-35098-JKS Doc 21 Filed 03/29/19 Entered 03/30/19 01:14:20 Desc Imaged

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re: Nicholas A Mitchell Debtor Case No. 18-35098-JKS Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Mar 27, 2019

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2019.

db +Nicholas A Mitchell, 268 Kipp Street, Hackensack, NJ 07601-8002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE.  $\,$  TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2019 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Kevin Gordon McDonald on behalf of Creditor MTGLQ INVESTORS, L.P. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Robert P. Saltzman on behalf of Creditor Seterus, Inc., authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America dnj@pbslaw.org

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

Vincent Commisa on behalf of Debtor Nicholas A Mitchell vcommisa@vdclaw.com

TOTAL: 6